

ACCOUNT PACKAGE FEES

PERSONAL

CHEQUING



Everyone has different needs in an account package.
Which of our packages best fits you?

| | BASIC | VALUE | UNLIMITED | PAY AS YOU GO | U.S. CHEQUING |
|---|--|---|---|-----------------|----------------------------------|
| | Low volume user | Medium volume user | High volume user | Occasional user | US travel or US dollar purchases |
| Monthly Fee | \$4.00 ¹ (Free for RDSP Beneficiaries) | \$10.00 | \$14.00 | Free | Free |
| Monthly Fee - Seniors ² (Age 60 or older) | Free | \$5.00 | \$7.00 | Free | Free |
| Day-to-day transactions ^{3,4} | 20 | 35 | Unlimited | Pay per use | 2 ⁵ |
| Interac® ATM withdrawals ⁶ | \$2.00 | \$2.00 | \$2.00 ⁷ | \$2.00 | N/A |
| Official Cheques | \$7.50 | \$7.50 | 1 Free per Month \$7.50 each after | \$7.50 | \$7.50 |
| All-in-One® Paper Statement ⁸ | \$2.25 | \$2.25 | \$2.25 | \$2.25 | \$2.25 |
| eStatements | Free | Free | Free | Free | Free |
| Cheque Images in Statements | \$2.00 | Free | Free | \$2.00 | \$2.00 |
| Personalized Cheques ⁹ | Cost | One order of 25 per calendar year ¹⁰ | One order of 25 per calendar year ¹⁰ | Cost | Cost |

ACCOUNT PACKAGE FEES

PERSONAL

SAVINGS AND OTHER ACCOUNTS



Full time student? We have an account that's right for you.
Plus savings accounts to help your money grow.

| | DAILY INTEREST SAVINGS | INVESTMENT SAVINGS | YOUTH START CHEQUING | STUDENT LIFE CHEQUING ¹¹ |
|---|-------------------------|-------------------------------------|----------------------|-------------------------------------|
| | Flexible and convenient | Higher interest | Age 18 and under | Post- secondary student |
| Monthly Fee | Free | | Free | |
| Monthly Fee - Seniors ² (Age 60 or older) | Free | | N/A | |
| Day-to-day transactions ^{3,4} | 2 | 1 Free per month, \$2.50 each after | 30 | Unlimited |
| Interac® ATM withdrawals ⁶ | \$2.00 | | \$2.00 | 2 per month, \$2.00 each after |
| Official Cheques | \$7.50 | | \$7.50 | |
| All-in-One® Paper Statement ⁸ | \$2.25 | | Free | \$2.25 |
| eStatements | Free | | Free | |
| Cheque Images in Statements | N/A | | N/A | \$2.00 |
| Personalized Cheques ⁹ | N/A | | N/A | Cost |

PERSONAL BANKING



ADDITIONAL SERVICES AND FEES

The following fees may be in addition to any monthly package fees. Some of these fees may be covered by our package fees. All fees are charged in the currency of the Account.

DAY-TO-DAY TRANSACTIONS⁴

These fees apply to Pay As You Go usage and transactions in excess of monthly package limits.

| | |
|--|--------|
| In-branch withdrawal / transfer | \$1.20 |
| Cheque writing | \$1.20 |
| Pre-Authorized Payment / Debit (PAP / PAD) | \$1.20 |
| Bill Payment | \$1.20 |
| Interac® Debit (Point of Sale) | \$1.20 |
| Send Interac e-Transfer® | \$1.20 |
| Interac e-Transfer® Request Money | \$1.20 |
| Receive Interac e-Transfer® | Free |
| Online or Mobile transfer | \$1.20 |
| External Account Transfers | \$1.20 |
| Alterna, ACCULINK® and THE EXCHANGE® Network ATM deposits, withdrawals or transfer | \$1.20 |
| Visa Debit® and Visa PLUS®/ ACCEL® and Maestro® Debit payment (U.S. & International) | \$1.20 |

ATM NETWORK & FOREIGN TRANSACTION FEES

These are network fees. An additional surcharge may be levied by the institution that owns the ATM.

| | |
|--|---------------------------|
| Interac® ATM withdrawal | \$2.00 |
| Visa Debit® and Visa PLUS®/ ACCEL®, Cirrus® and Maestro® U.S ATM Withdrawals | \$3.00 |
| Visa Debit® and Visa PLUS®/ Cirrus® and Maestro® International ATM Withdrawals | \$5.00 |
| Visa Debit® and Visa PLUS® Debit card foreign transaction fee ¹⁶ | 2.5% of transaction Value |

FOREIGN CURRENCY (USD)

| | |
|--|---------|
| Buy/Sell currency to non-member (USD only) | \$5.00 |
| Foreign currency cheque drawn on Canadian dollar account | \$15.00 |

CHEQUES

| | |
|--|-------------|
| Deposit Anywhere™ | Free |
| CAD Currency Official Cheque | \$7.50 |
| Official Cheque - Non-member request | \$15.00 |
| Foreign Currency Bank Draft | \$7.50 |
| Stop Payment – Full trace details provided | \$12.00 |
| Stop Payment – Incomplete trace details provided | \$15.00 |
| Late Deposit ¹³ | \$10.00 |
| Holding post-dated cheque | \$2.50/item |
| Incorrectly encoded pre-authorized credit | \$10.00 |
| Using non-MICR encoded cheque | \$4.50 |
| Personalized Cheque Order ⁹ | Cost |

WIRES

| | |
|--|---------|
| Incoming: (additional fees may be charged by other parties involved) | \$15.00 |
| Outgoing: | |
| \$9,999 and under | \$30.00 |
| \$10,000 to \$49,999 | \$40.00 |
| \$50,000 and over | \$80.00 |
| Inquiries/tracing/cancellation amendment | \$25.00 |

CREDIT PRODUCTS

There may be additional fees applicable to your credit product. Please refer to your Cost of Borrowing disclosure documents and credit agreements.

| | |
|---------------------------|------------------|
| Overdraft Protection | |
| Monthly Plan | \$5.00 per month |
| Pay Per Use ¹² | \$5.00 each |

ADDITIONAL SERVICES AND FEES (CONTINUED)

The following fees may be in addition to any monthly package fees. Some of these fees may be covered by our package fees. All fees are charged in the currency of the Account.

| ACCOUNT INFORMATION | | MISCELLANEOUS | |
|--|---|---|--------------------------------------|
| All-in-One® paper statement ⁸ (per statement) | \$2.25 | Non-sufficient funds (NSF) Item ¹⁴ | \$50.00 |
| eStatement | Free | Safety Deposit Box | |
| Statement Reprint & Interim Statement | \$3.25 | Rental (varies by size) | \$45.00 – \$260.00 plus tax per year |
| Cheque images included in Statements | \$2.00 | Drilling | Cost |
| ATM inquiry | \$5.00 | Key replacement | Cost |
| Letter of Good Standing | \$10.00 | Inactive Account | |
| Loan, Interest or misc. letter | \$15.00 | 2 yrs to 4 yrs | \$20.00/year |
| Search for items, cheques, deposits, names, accounts, vouchers and certified true copy of transaction images | | 5 yrs to 8 yrs | \$30.00/year |
| Less than 90 days | \$5.00/item | 9 yrs | \$40.00 |
| Greater than 90 days | \$10.00/item | Account closed within 90 days of opening | \$25.00 |
| Multiple items or lengthy searches | \$40.00/hr (min \$20.00) | Chargebacks ¹⁵ | \$5.00 |
| Copy of official account history statement(s) | | Courier | Cost |
| Less than 90 days | \$5.00/mth | Registered Mail | Cost |
| Greater than 90 days | \$10.00/mth | RSP Withdrawal | \$25.00 |
| Bank Confirmation (audit certificates) | Minimum \$25.00 each Detailed \$40.00/hr | Transfer of a registered plan to another institution (incl. TFSA, RSP, RIF) | \$125.00 |
| Bill Payment Trace Request | Cost (min \$15.00) | Transfer of account to another institution | \$20.00 |
| | | Item sent on Collection | \$30.00 |
| | | Item received on Collection | \$25.00 |
| | | PAD origination trace/recall | \$12.00 |
| | | Manual transfer to cover cheque/Pre-authorized Debit | \$5.00 |
| | | ATM Debit/Credit Adjustment Notice | \$2.00 |
| | | Municipal Property Tax Payment | Cost |
| | | Coverdraft (if used) | \$5.00 per month |
| | | Administer and settle estate account | \$200.00 |
| | | T3 Creation and Submission for Estate Accounts ¹⁷ | \$375.00 |

1. **Monthly Fee Waiver:** You won't be charged a monthly fee if you keep a minimum daily closing balance of \$1,000 in your account throughout the entire month.

2. **Discounted Fee for Seniors:** If you're 60 or older, you'll start receiving a reduced fee in the month after your 60th birthday.

3. **Transaction Fees above your package limit:** Fees are charged for transactions exceeding your package limit. Fees for these transactions will be charged at month-end. For more details, refer to the "Day-to-Day Transactions" section on Page 3.

4. **Free Transactions:** Deposits, transfers to credit products and term deposits, transfers between Savings accounts, and transfers between US dollars accounts are free and won't count towards your monthly transaction limits.

5. **Waived Transaction Fees:** After your first two day-to-day transactions each month, you won't be charged for additional day-to-day transactions if you maintain a minimum daily closing balance of \$1,500US throughout the entire month.

6. **ATM Surcharge:** You may face an additional fee from the ATM's owner when using their machine.

7. **Interac ATM Withdrawal Fee Waiver:** The fee for 1 Interac ATM withdrawal will be waived if you maintain a minimum daily closing balance of \$1,500 throughout the entire month.

8. **All-in-One Paper Statement Fee:** You will receive one statement that will include all products for which you are the primary account holder. The statement fee will be charged to the account you designate.

9. **Personalized Cheque Orders:** The cost of ordering personalized cheques varies based on the style and quantity you choose.

10. **Limited Cheque Styles:** Only certain cheque styles are available.

11. **Student Life Package eligibility:** To retain eligibility, you must provide proof of continued enrollment in post-secondary education by your account anniversary each year; failure to do so may result in your account being switched to the Basic package.

12. **Pay Per Use Fee:** Pay Per Use Fee will be charged for each day you create or increase an overdraft. Note that this fee option is not available to residents of Quebec.

13. **Late Deposit Fee:** If there is not enough money in your account when an item is presented or represented for payment and you add funds to your account before the item is returned as NSF, you will be charged a late deposit fee.

14. **Non-sufficient funds (NSF) Item:** Each time a merchant, vendor, or financial institution presents or represents an item (for example, a current or post-dated cheque, bill payment, electronic funds transfer, or credit payment) for payment and there is not enough money in your account to pay for the item (NSF Item), we may reject the item and charge you an NSF Item fee. Concerns regarding the presentment or representation(s) of an NSF Item should be directed to the merchant, vendor, or financial institution who presented or represented the item for payment.

15. **Chargeback Fee:** If an item deposited to your account is subsequently returned, you will be charged a Chargeback fee.

16. The new foreign transaction fees will apply to all foreign currency transactions including ATM, Point-of-Sale and Online purchases.

17. Please note, the T3 Creation and Submission fee is separate from the Administer and settle estate account. Not all estate accounts require a T3.

Please be aware that the fee schedule is subject to change. We'll notify you of any changes by posting them on our website or displaying them at the branch. These changes become effective upon notification or as stated in the schedule. By continuing to use your account or maintaining funds in it after a change, you agree to the updated fee schedule. Make sure to periodically check our website for any updates.

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